

Form 410

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Curtis Clair Settle  
Cynthia Jean Settle**  
Debtor(s)

Bankruptcy Case No.: 15-70511-JAD  
Doc. #74  
Chapter: 13  
Docket No.: 75 - 74  
Concil. Conf.: January 24, 2019 at 09:00 AM

**ORDER**

**WHEREAS**, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

**IT IS HEREBY ORDERED** that, on or before **November 2, 2018**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit or Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

**OR**

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

**IT IS FURTHER ORDERED** that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **November 19, 2018**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On **January 24, 2019 at 09:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.

If the Parties cannot resolve all disputes at the Conciliation Conference, a hearing will be scheduled and orally announced at the conclusion of the Conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the Conciliation conference to the extent such parties desire more information regarding the outcome of the Conciliation Conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: September 18, 2018

Jeffery A. Deller  
United States Bankruptcy Judge

cm: All Creditors and Parties In Interest

**INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT**

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee  
P.O. Box 84051  
Chicago, IL 60689-4002

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Curtis Clair Settle  
 Cynthia Jean Settle  
 Debtors

Case No. 15-70511-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: skoz  
 Form ID: 410

Page 1 of 2  
 Total Noticed: 38

Date Rcvd: Sep 18, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 20, 2018.

db/jdb  
 14078667 +Curtis Clair Settle, Cynthia Jean Settle, 112 Bedford Street, Sproul, PA 16682-8109  
 Beneficial, P.O. Box 5233, Carol Stream, IL 60197-5233  
 14078668 #Beneficial, Attn: Research, P.O. Box 1231, Brandon, FL 33509-1231  
 14078669 #Beneficial, Attn: Payoffs, P.O. Box 897, Brandon, FL 33509-0897  
 14078670 +Blair County Tax Claim Bureau, 423 Allegheny Street, Suite 143,  
 Hollidaysburg, PA 16648-2047  
 14078674 +Credit Control Collections, P.O. Box 72, Altoona, PA 16603-0072  
 14187137 +Greenfield Township Municipal Authority, PO Box 372, Claysburg, PA 16625-0372  
 14078679 +Greenfield Township Tax Collector, 120 Carriage Lane, Claysburg, PA 16625-7714  
 14078681 +HUD - FHA Title I Payments, P.O. Box 105664, Atlanta, GA 30348-5664  
 14078682 +HUD Office of Appeals, 451 7th Street, Room B-133, Washington, DC 20410-0001  
 14078680 +Holiday Financial Services, 1451 Scalp Avenue, Suite 1, Johnstown, PA 15904-3334  
 14132110 +LSF9 Master Participation Trust, Caliber Home Loans, INC., 13801 Wireless Way,  
 Oklahoma City, OK 73134-2500  
 14078683 Magee-Womans Hospital of UPMC, P.O. Box 382059, Pittsburgh, PA 15250-8059  
 14113034 +Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011,  
 Warren, MI 48090-2011  
 14078684 Nason Hospital, 105 Nason Drive, Roaring Spring, PA 16673-1202  
 14078690 Subaru Motors Finance, Chase, P.O. Box 901037, Fort Worth, TX 76101-2037  
 14078691 Subaru Motors Finance c/o Chase, P.O. Box 78101, Phoenix, AZ 85062-8101  
 14078694 UPMC Physician Services, P.O. Box 371980, Pittsburgh, PA 15250-7980

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 cr

+E-mail/Text: gocadle@cadleco.com Sep 19 2018 02:26:43 New Falls Corporation,  
 100 N Center Street, Newton Falls, OH 44444-1321  
 14078671 E-mail/Text: cms-bk@cms-collect.com Sep 19 2018 02:26:07 Capital Management Services, LP,  
 698 1/2 South Ogden Street, Suite 700, Buffalo, NY 14206-2317  
 14078672 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 19 2018 02:28:18 Capital One,  
 Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285  
 14078673 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 19 2018 02:27:47  
 Capital One Bank (USA), N.A., P.O. Box 71083, Charlotte, NC 28272-1083  
 14078675 E-mail/Text: abovay@creditmanagementcompany.com Sep 19 2018 02:26:43  
 Credit Management Company, P.O. Box 16346, Pittsburgh, PA 15242-0346  
 14078677 E-mail/Text: mrdiscen@discover.com Sep 19 2018 02:26:00 Discover, P. O. Box 30943,  
 Salt Lake City, UT 84130  
 14078676 E-mail/Text: mrdiscen@discover.com Sep 19 2018 02:26:00 Discover, P.O. Box 71084,  
 Charlotte, NC 28272-1084  
 14081179 E-mail/Text: mrdiscen@discover.com Sep 19 2018 02:26:00 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 14078678 +E-mail/Text: mstover@gercls.com Sep 19 2018 02:26:57 Great Eastern Resort Corporation,  
 610 West Rio Road, Charlottesville, VA 22901-1412  
 14123715 E-mail/Text: bk.notifications@jpmchase.com Sep 19 2018 02:26:10 JPMorgan Chase Bank N.A.,  
 National Bankruptcy Department, P.O.Box 29505 AZL-1191, Phoenix, AZ 85038-9505  
 14078685 E-mail/Text: gocadle@cadleco.com Sep 19 2018 02:26:43 New Falls Corporation,  
 c/o Victor O. Buente, Jr., Esq., 100 North Center Street, Newton Falls, OH 44444-1321  
 14078686 E-mail/Text: gocadle@cadleco.com Sep 19 2018 02:26:43 New Falls Corporation,  
 c/o Nina Evans, Account Officer, 100 North Center Street, Newton Falls, OH 44444-1321  
 14093485 +E-mail/Text: gocadle@cadleco.com Sep 19 2018 02:26:43 New Falls Corporation,  
 100 North Center Street, Newton Falls, OH 44444-1321  
 14078689 E-mail/PDF: cbp@onemainfinancial.com Sep 19 2018 02:27:45 OneMain Financial,  
 Bankruptcy Department, P.O. Box 6042, Sioux Falls, SD 57117-6042  
 14078687 E-mail/PDF: cbp@onemainfinancial.com Sep 19 2018 02:28:46 OneMain Financial,  
 P.O. Box 183172, Columbus, OH 43218-3172  
 14078688 E-mail/Text: cms-bk@cms-collect.com Sep 19 2018 02:26:07 OneMain Financial,  
 c/o Capital Management Services, L.P., P.O. Box 120, Buffalo, NY 14220-0120  
 14135787 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 19 2018 02:28:22  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 14078693 E-mail/PDF: gecsedirecoverycorp.com Sep 19 2018 02:28:47 Synchrony Bank,  
 Attn: Bankruptcy Dept., P.O. Box 965061, Orlando, FL 32896-5061  
 14078692 E-mail/PDF: gecsedirecoverycorp.com Sep 19 2018 02:27:46 Synchrony Bank, P.O. Box 960061,  
 Orlando, FL 32896-0061  
 14084302 +E-mail/Text: james.r.shear@hud.gov Sep 19 2018 02:26:56  
 US Dept. of Housing and Urban Development, 52 Corporate Cir, Albany, NY 12203-5166

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Caliber Home Loans, Inc., As Servicer For The Mort  
 cr JPMORGAN CHASE BANK, NA  
 cr LSF9 Master Participation Trust

District/off: 0315-7

User: skoz  
Form ID: 410

Page 2 of 2  
Total Noticed: 38

Date Rcvd: Sep 18, 2018

cr\* +Blair County Tax Claim Bureau, 423 Allegheny St. Ste 143, Hollidaysburg, PA 16648-2047  
TOTALS: 3, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 20, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 18, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, NA bkgroup@kmlawgroup.com  
James A. Prostko on behalf of Creditor LSF9 Master Participation Trust pawb@fedphe.com,  
james.prostko@phelanhallinan.com  
Jeffrey A. Muriceak on behalf of Creditor Blair County Tax Claim Bureau  
jmuriceak@eveyblack.com, choover@eveyblack.com  
Jill Locnikar on behalf of Defendant United States Department of Housing and Urban  
Development jill.locnikar@usdoj.gov, patricia.fitzgerald@usdoj.gov;caseview.ecf@usdoj.gov  
Jon A. McKechnie on behalf of Plaintiff Curtis Clair Settle jmckechnie@shepleylaw.com,  
bk@shepleylaw.com  
Jon A. McKechnie on behalf of Joint Debtor Cynthia Jean Settle jmckechnie@shepleylaw.com,  
bk@shepleylaw.com  
Jon A. McKechnie on behalf of Debtor Curtis Clair Settle jmckechnie@shepleylaw.com,  
bk@shepleylaw.com  
Jon A. McKechnie on behalf of Plaintiff Cynthia Jean Settle jmckechnie@shepleylaw.com,  
bk@shepleylaw.com  
Joseph P. Schalk on behalf of Creditor Caliber Home Loans, Inc., As Servicer For The  
Mortgagee Of Record jschalk@barley.com, sromig@barley.com  
Joseph P. Schalk on behalf of Creditor LSF9 Master Participation Trust jschalk@barley.com,  
sromig@barley.com  
Karina Velter on behalf of Creditor JPMORGAN CHASE BANK, NA amps@manleydeas.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 13